

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: TERESA A. DELUCA

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Case No. 17-bk-10600

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/26/2017.
- 2) The plan was confirmed on 07/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/28/2020.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$125,248.95.
- 10) Amount of unsecured claims discharged without full payment: \$201,247.22.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 20,244.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 20,244.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,507.11	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,007.11
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CIBIK & CATALDO	Lgl	0.00	NA	NA	4,500.00	0.00
FIRST DATA GLOBAL	Uns	0.00	273.00	273.00	1.02	0.00
DISCOVER FINANCIAL SVCS	Uns	10,457.00	10,457.55	10,457.55	39.18	0.00
FERO CORP	Uns	30,000.00	27,152.00	27,152.00	101.73	0.00
WELLS FARGO SERVICING CENTER	Uns	0.00	4,890.03	4,890.03	18.32	0.00
WELLS FARGO SERVICING CENTER	Uns	0.00	5,152.74	5,152.74	19.30	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	3,097.95	2,897.95	2,897.95	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,161.77	1,161.77	4.35	0.00
MERCHANT CAPITAL SOURCE	Uns	0.00	11,049.00	11,049.00	41.40	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	26,907.70	26,907.70	100.81	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	0.00	255.98	255.98	255.98	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	12.50	12.50	0.05	0.00
MICHELLE STERN	Uns	0.00	0.00	290.00	1.09	0.00
VW CREDIT INC	Sec	0.00	8,823.60	0.00	0.00	0.00
FRANCES H BRYCE	Uns	0.00	NA	NA	0.00	0.00
SAMUEL & SON SEAFOOD	Uns	0.00	808.15	808.15	3.03	0.00
MIDFIRST BANK	Sec	0.00	130,057.70	622.03	622.03	0.00
WELLS FARGO BANK	Uns	0.00	1,112.83	1,112.83	4.17	0.00

Scheduled Creditors:

Creditor Name	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
	Uns	0.00	4,395.16	4,395.16	16.47	0.00
ANTHONY E SIMONE	Uns	4,385.59	4,385.59	4,385.59	16.43	0.00
PORTFOLIO RECOVERY ASSO	Uns	9,499.00	9,499.02	9,499.02	35.58	0.00
AMERICAN HERITAGE FED CU	Sec	130,626.94	123,479.97	123,479.97	10,058.00	0.00
CITY OF PHILA	Pri	0.00	0.00	2,071.12	0.00	0.00
FREEDOM MORTG. CORP	Sec	135,376.00	NA	NA	0.00	0.00
CAINE & WEINER	Uns	444.00	NA	NA	0.00	0.00
CHASE CARD	Uns	5,563.00	NA	NA	0.00	0.00
FIRST DATA	Uns	105.00	NA	NA	0.00	0.00
KLEHR HARRISON	Uns	13,000.00	NA	NA	0.00	0.00
MERCHANT CAPITAL SOURCE	Uns	11,500.00	NA	NA	0.00	0.00
MICHELLE STERN	Uns	28,000.00	NA	NA	0.00	0.00
ONDECK	Uns	4,200.00	NA	NA	0.00	0.00
POS PORTAL	Uns	6,000.00	NA	NA	0.00	0.00
SAFECO INS.	Uns	444.00	NA	NA	0.00	0.00
SAMULES ND SONS SEAFOOD	Uns	700.00	NA	NA	0.00	0.00
SQUARE CAPITAL	Uns	2,300.00	NA	NA	0.00	0.00
TERMAC COPORATION	Uns	800.00	NA	NA	0.00	0.00
TIMEPAYMENT CORP LLC	Uns	2,924.00	NA	NA	0.00	0.00
US DEPT OF ED GREAT LAKES	Uns	24,790.00	NA	NA	0.00	0.00
VALLEY PAIN MANAGEMENT	Uns	100.00	NA	NA	0.00	0.00
VERIZON WIRELESS BANK DEPT.	Uns	114.00	NA	NA	0.00	0.00
VOLKSWAGEN CREDIT	Uns	8,823.00	NA	NA	0.00	0.00
WELLS FARGO	Uns	290.00	NA	NA	0.00	0.00
WELLS FARGO BANK CARD	Uns	1,112.00	NA	NA	0.00	0.00
WELLSS FARO BANK NV NA	Uns	9,701.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 622.03	\$ 622.03	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 123,479.97	\$ 10,058.00	\$ 0.00
TOTAL SECURED:	\$ 124,102.00	\$ 10,680.03	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,225.05	\$ 3,153.93	\$ 0.00
TOTAL PRIORITY:	\$ 5,225.05	\$ 3,153.93	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 107,547.04	\$ 402.93	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,007.11	
Disbursements to Creditors	\$ 14,236.89	
TOTAL DISBURSEMENTS:		\$ 20,244.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/31/2020

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.